

I. AMENDMENT

A. In The Specification

Please amend the specification as set out below. Enclosed is a Clean Version of Paragraph 3 and an Amended Version of Paragraph 3.

Page 1, paragraph 3, after entitled, delete A.

Page 1, paragraph 3, after Reinsurance,” insert issued on July 15, 2003 as Patent No. 6,594,635.

B. In the Abstract

Please amend the Abstract as set forth below. Enclosed is a Clean Version of Paragraph 3 and an Amended Version of the Abstract.

Line 1 of the Abstract, delete “is disclosed that provides”, and there insert providing.

Line 2 of the Abstract, delete “and” there insert or.

Line 3 of the Abstract, delete “and” there insert or.

Lines 4-5 of the Abstract, delete “In particular, the data processing system”, and there insert The system.

Line 6 of the Abstract, delete “and” there insert or.

Lines 9-10 of the Abstract, delete “of the present invention comprises” and there insert includes.

Line 10 of the Abstract, delete “data processing”.

Line 12 of the Abstract, delete “data processing”.

Line 14 of the Abstract, delete “data processing”.